ZAKAT and POVERTY ALLEVIATION

This edited book aims to raise issues pertaining to the topic of *zakat* and its primary goal of poverty alleviation. It portrays the dynamism of *zakat* by highlighting pertinent issues on the management of *zakat* institutions and innovative programmes that are designed as effective distribution mechanisms. Discussions include *zakat* payment motives, ways to measure the efficiency of *zakat* disbursement, economic development initiatives, housing programme, microfinancing, and actual impact on poverty alleviation. The discussions raised put emphasis on policy-orientation with dedicated sections on policy implications and recommendations. This approach is deemed necessary since it could guide the thought process of interested parties towards the creation of new ideas to actualize *zakat* as a very reliable tool in addressing the massive problem of poverty among Muslim communities. This special feature also significantly adds to the much-needed reference materials in courses on *zakat* at the intermediate level of undergraduate studies and introductory level of postgraduate programmes.

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Introduction

In Malaysia, low-cost housing is provided through both the public and private sectors. Public sector provisions are mostly concentrated in large urban centres such as Kuala Lumpur, George Town, and in the rural areas as well, while the private sector operates in both urban and suburban areas. Recently, the Selangor Zakat Board (SZB) has started to participate in the provision of low-cost housing in the state of Selangor, Malaysia, and up to 2007, a total of 906 units, which accounts for a little over 1% of total low-cost housing in the state, have been delivered under its different programmes. Although low-cost housing delivered by the public and private sectors have been widely studied in Malaysia, so far no study has been undertaken to examine the effectiveness of the *zakat*-funded housing programmes in the country. This study, therefore, intends to evaluate the SZB housing programmes by adopting the housing satisfaction approach which is currently used as a customer satisfaction tool for evaluating public/private housing in many local governments in UK and USA.

Selangor Zakat Board and its Housing Programmes

SZB is a fully owned subsidiary of *Majlis Agama Islam Selangor* (Selangor Islamic Religious Council) (MAIS) with a paid-up share capital of RM0.50 million. It was established in 1994 to manage the *zakat*

system in the state, but it started its operation in October 1995. The main function of SZB is to manage the collection of *zakat* payments in the state on behalf of MAIS under the supervision of a Board of Directors appointed by MAIS. This board consists of various professionals and experts drawn from different fields. The objective of the distribution of *zakat* is to fulfil the right and responsibility to all beneficiary categories (*asnaf*) in Selangor by adopting the principles of *shariah*, and improve the quality of life of all the recipients in the state.

Zakat collection in Selangor increased from RM15.8 (US$5.1) million in 1995 to RM159.8 (US$51.9) million (Figure 7.1) showing a ten-fold increase or a growth rate of 8.1, during the 12-year period. SZB follows the *Ummah* (Community) Development Programme to channel its *zakat* fund through the following programmes:

i. Social Development Programme
ii. Economic Development Programme
iii. Society Development Programme
iv. Human Development Programme

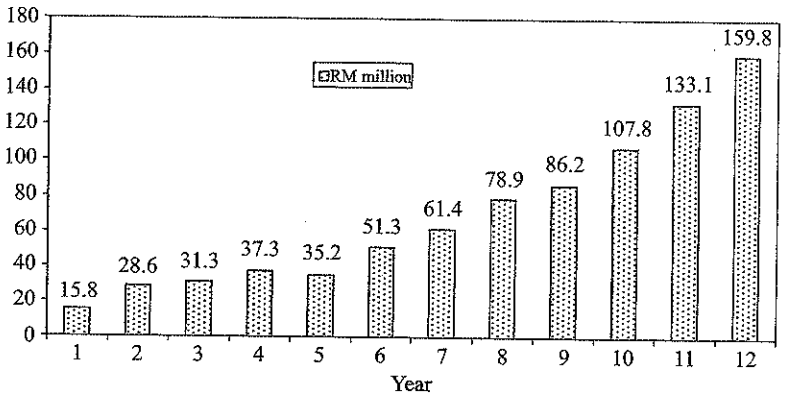

Figure 7.1: Growth of *Zakat* Collection of SZB from 1995 to 2006

Source: SZB, *Asnaf* Magazine, 2007

Housing has been incorporated into the Social Development Programme and the activities under this programme include the following:

i. Construction of new houses/repairing houses/rental of a house.
ii. Settlement and development of 'Desa Bersepadu' area.
iii. *Fakir Miskin: Desa Kasih, Desa Ehsan, Pangsapuri*
iv. *Muallaf: Desa Iman, Baitul Hidayah, Desa Mansuriah*
v. Woman Protection: *Baitul Ehsan*
vi. Old Folks Home: *Pusat Perlindungan Darussalamah*

Table 7.1: Distribution of *Zakat* Fund by Beneficiary Categories, 2006 and July-September 2007 Housing Expenditures

Category (*ASNAF*)	Distribution (RM)	Percentage (%)	Amount spent on housing for July-Sept. 2007 (RM'000)
The Indigent (*faqir*)*	2,589,451.00	1.94	124.6 (2.5%)
The Needy (*miskin*)*	38,556,208.00	28.9	2048.2 (14.0%)
The Collectors (*amil*)	19,739,056.00	14.8	-
The Reconciled (*muallafat al-qulub*)*	7,649,712.00	5.73	313.8 (8.5%)
Ransoming of Slaves (*riqab*)	683,428.00	0.51	-
The Debtors (*gharim*)	9,999,254.00	7.49	-
In the cause of Allah (*fi sabilillah*)	53,707,577.00	40.4	-
The Wayfarer (*ibn al-sabil*)	445,736,.00	0.03	-
Total	133,654,172.31	100.00	2,486.6 (11.2)

Source: SZB, *Asnaf* Magazine, 2007
Note: **Asnaf* which contains expenditure on housing

Table 7.1 above shows the distribution of *zakat* fund of SZB by beneficiary categories where *fi sabilillah* accounts for the highest expenditure, followed by *miskin* and *amil*. The table also shows that housing expenditure of SZB is confined to three categories – the indigent (*faqir*), the needy (*miskin*), and the reconciled (*muallafat al-qulub*) which together account for RM2.5 million for three months and about RM10.0 million per year. It is also evident that SZB spends more on housing under the needy (*miskin*) category.

The Institution of *Zakat* and *Zakat* Studies

Zakat – Its Meaning and Philosophy

Zakat (poor-due) is a yearly obligatory religious levy or transfer payments by the well-off Muslims to the destitute and the needy in a Muslim society. According to *shariah* terminology, *zakat* is the part of wealth which the rich have been ordained to spend for the deserving recipients at prescribed rates as per rules laid down in the Islamic sources. It is an instrument for the redistribution of income and wealth in Islam, in order to eradicate poverty altogether by spending for the welfare of the poor and the destitute. *Zakat*, is an Arabic word, it means 'purity' and 'cleanliness', since giving away a part of one's wealth to the poor purifies his wealth as well as his heart. *Zakat* purifies one's heart from the love of material wealth and prepares him to make sacrifices for the cause of Allah.

Another literal meaning of *zakat* is growth, which has two dimensions (Zaman, 1980, p. 103) – (a) spiritual development by pleasing Allah (God); and (b) *Zakat* redistributes income, leading to a desire for greater enjoyment and in turn to greater production. Accumulation and hoarding of wealth affects production whilst distribution and circulation stimulates production and growth (Zaman, 1980, p. 103). In the Islamic code of life, absolute ownership of everything belongs to Allah who has created everything, including wealth in its different forms. Therefore, Allah has the right to guide and control their economic activities including acquisition and spending of wealth and accordingly, the requirement of spending a part of the wealth in His way (Sadeq, 1980, p. 48). The institution of *zakat* creates the spirit of sharing and helping others, as against the inherent selfish behaviour and thus creates a healthy and congenial social environment.

Empirical Studies on *Zakat*

Empirical studies on *zakat* in Malaysia are divided into two categories – (a) those that specifically deal with *zakat* and (b) those that generally deal with political or economic conditions in Malaysia, but which make reference to *zakat* due to its impact upon the farmers (Abd Aziz, 1993,

p. 21). The most important contribution in the first category is the work by Salleh and Ngah (1980) who applied Gini coefficients and reduction indices before and after *zakat* distributions of gross and net incomes from paddy production based on a sample of 600 farmers from the states of Kedah, Perak, Kelantan and Terengganu, in 1978 and found that "*Zakat*, as is being collected in Malaysia, tends to improve the gross income distributions of total producers and producer sub-groups, however, its effects on the net income distributions of paddy producers is not encouraging" (p. 108). A remarkable study by Abd Aziz (1993) focuses on the practice of '*ushr* among the peasants of two states of Malaysia – Kedah and Kelantan, and it traced the historic, juristic, political and economic explanations to the existence of anomalies in *zakat* payment based on paddy production only rather than commercial agricultural produce such as cocoa, palm oil, rubber.

However, in the second category, a few studies provide a good historical background to the practice of *zakat* in Malaysia, with regard to the use of *zakat* fund and the bureaucratisation of the administration of Islam in Malaysia during the colonial period. Afifuddin (1978), Horii (1981) and Fujimoto (1980) discuss briefly the effect of *zakat* on the redistribution of income in their study villages, by applying conventional economic paradigm instead of using the world-views of the farmers. Supardi et al. (2008) examined the application of *zakat* for poverty alleviation through the Community Economic Development (CED) programme undertaken by Central Java PKPU (*Pos Keadilan Peduli Umat*), Indonesia in the light of *zakat*, macro social work and CED theoretical perspectives. The study found that rather than reducing poverty, the CED programme that is not well managed by using just procedures and empowering activities, traps participants in poverty and perpetuates the existing power structure.

Further to the above, Imtiazi (1985) identified the salient successes as well as the weaknesses of the Pakistani model of *zakat* organisation, expressing the hope that the model may be of some use to other Muslim countries and communities wishing to organise *zakat* as an institution in accordance with the Islamic *shari'ah*. Rosie Abdullah (2010) explored *zakat* management of Brunei Darussalam and suggests that the agency which manages the *zakat* fund should be empowered to handle not only

a large number of applicants but also to reach out to those who really need help in the society.

Although, the above studies were directed towards examining the effects of *zakat* on peasants, no attempt was made either to examine the effects of *zakat* on the amelioration of poverty in rural areas, or examine the effects of *zakat* on the reduction of poverty and the destitute. The SZB is using *zakat* fund for the construction, improvement or renting of houses for the poor and the old folks to provide tangible help to the target group. SZB has conducted a study which investigates the maintenance problems of the *zakat*-funded houses. Apart from that, no study has been done to examine the satisfaction of the residents living in those houses. Therefore, a research need arises to examine recipients' level of satisfaction in order to fill in the gap that currently exists in the area of *zakat*-funded housing in Malaysia.

Housing Satisfaction – Theoretical and Empirical Perspectives

Housing Satisfaction – Its Meaning and Importance

Housing satisfaction refers to the degree of contentment experienced by an individual or family member with regard to the current housing situation. It is basically a non-economic and normative quality evaluation approach which is used to assess the quality of housing units and services, based on the identification of a 'minimum standard or intervention points' beyond which something needs to be done to avert further deterioration of housing (Ogu, 2002). Residents' satisfaction with housing has been a guide for many planners, designers, developers and policy makers who attempt to provide housing to a variety of people (Ukoha and Beamish, 1997). It has been used as – (a) a key predictor of an individual's perceptions of general "quality of life," (b) an indicator of incipient residential mobility and hence has altered housing demands and affected neighbourhood change, (c) an *ad hoc* evaluative measure for judging the success of developments constructed by private and public sectors, and (d) an assessment tool of residents' perceptions of inadequacies in

their current housing environment in order to improve the *status quo* (Djebarni and Al-Abed, 2000).

Theoretical Perspectives on Housing Satisfaction

Theoretical perspective on housing satisfaction is based upon the idea that housing satisfaction measures the difference between households' actual and desired/aspired housing and neighbourhood situations (Galster, 1987). Morris and Winter (1978, 1975) introduced the idea of "housing deficit" and conceptualised housing satisfaction as a dynamic process. In their housing adjustment model of residential mobility, they theorize that households judge their housing conditions according to two types of norms, personal or cultural which may not coincide. An incongruity between the actual housing satisfaction and housing norms results in a housing deficit, which in turn gives rise to housing dissatisfaction, leading to some form of housing adjustments that may be either *in situ* such as revising their housing needs and aspirations in order to reconcile the incongruity, or improve their housing conditions through remodeling, or else they may move to another place and bring their housing into conformity with their aspirations or needs.

Empirical Studies on Housing Satisfaction

Earlier studies on housing identified a host of variables representing housing and neighbourhood characteristics, individuals' socio-demographic attributes as well as their perceptions of housing and neighbourhood conditions that affect housing satisfaction. According to Lu (1999), housing satisfaction is a complex construct, affected by a variety of environmental and socio-demographic variables. Mastura Jaafar et al. (undated) observe that project type, house price and length of residency significantly influence housing satisfaction among the residents of Penang Development Corporation's projects. While the residents of public housing in Abuja, Nigeria, were satisfied with neighbourhood facilities, they were dissatisfied with structure types, building features, housing conditions and management (Ukoha and Beamish, 1997).

Furthermore, the study of Husna and Nurizan (1987) found that while the residents of public low-cost housing in Kuala Lumpur were satisfied with the services rendered by the City Hall workers and with the neighbourhood factors, a big proportion of them felt dissatisfied with housing unit characteristics. Nurizan (1993) reports that the residents of low-cost housing in Johor Bahru were only satisfied with public transport and distance of housing from the city but they were not satisfied with the size, rental and crowding in their houses. In Sana'a, Yemen, the residents of public low-income housing attach great importance to the level of satisfaction with their neighbourhoods, particularly, with privacy which reflects the cultural background of Yemeni society (Djebarni and Al-Abed, 2000).

Again, Lane and Kinsey (1980) report that housing characteristics were more crucial determinants than demographic characteristics of housing occupants. Ogu (2002) studied urban residential satisfaction of residents living at core, intermediate, suburban, and planned areas of Benin City, Nigeria, and found that while most housing component variables generally contributed positively to residential satisfaction, environmental variables made negative contributions. In the same vein, Salleh (2008) investigated housing satisfaction in two states – Pulau Pinang and Terengganu, and found the neighbourhood factor as the dominant factor affecting the levels of housing satisfaction in private low-cost housing in Malaysia. While Mohit, Mansor and Yong Rozita (2010) observe that the residents of the newly designed public low-cost housing in Kuala Lumpur are moderately satisfied with the dwelling unit support services, followed by public and neighbourhood facilities than dwelling unit features and social environment, which have higher percentage of respondents with low level of satisfaction. On the other hand, Alison and Atkinson (2002), analysed English Housing data and concluded that although socio-demographic factors were much less important than residential perceptions in helping to predict dissatisfaction, the type of neighbourhood remained a significant independent predictor of dissatisfaction even when residents' views were taken into account. Residents in private low-cost housing in and around Bangkok, Thailand, were generally satisfied with their dwelling units than with the environmental facilities (Savasdisara et al., 1989).

Housing satisfaction was perceived to be much higher among homeowners than renters (Lu, 1999; Loo, 1986). Elsinga and Hockstra (2005) report that homeowners in seven out of eight European countries are more satisfied with their housing situation than tenants and only in one country did homeowners and tenants display similar level of satisfaction. Even with similar quality of housing unit, owner-occupiers are likely to be more satisfied than renters, possibly because home ownership gives a sense of 'self-gratification' to owner-occupiers and makes them psychologically proud and satisfied with their dwelling units (Kaitilla, 1993). Barcus (2004) found that tenure shift from renters to owners is the only significant variable in predicting residential satisfaction of American urban-rural migrants; individual migrant characteristics and their motivations offered little explanation for the variation in residential satisfaction. Also, Lu (2002) found similar results when modelling residential satisfaction of intra- and inter-regional migrants. The most likely explanation for this is that renters have less control over their housing environment and in general have a lower housing quality (Loo, 1986). Housing satisfaction appears to be varying between public and private housing (Lu, 1999).

It appears from the foregoing review of studies that while various housing, neighbourhood and household characteristics determine the level of housing satisfaction, the impacts of these variables as determinants of housing satisfaction or dissatisfaction tend to vary by housing types, tenure, countries and cultures which stand to indicate that studies are required to determine housing satisfaction on case specific situation to guide housing policies. In Malaysia, so far studies on low-cost housing satisfaction have focused on the public and private housing; no study has been done to examine housing satisfaction provided through the emerging third sector – *Zakat* Board. This study fills the gap that currently exists in the low-cost housing literature in Malaysia.

Objectives of the Study and Research Questions

The objectives of this study on *zakat*-funded low-cost housing are:

a. To explore the types of low-cost housing provided through the *zakat* fund of SZB;
b. To examine and compare the levels of housing satisfaction perceived by the residents in housing types provided by SZB;
c. To determine the factors influencing the overall housing satisfaction levels in each type of housing; and
d. To provide recommendations that will help improve residents' levels of housing satisfaction with *zakat*-funded housing.

Research Questions

Based on the objectives of the study, a few research questions emerge as stated below:

a. What are the levels of satisfaction perceived by the residents with the housing unit features?
b. By how much does the level of satisfaction depend on the housing unit support services?
c. To what extent does the level of satisfaction depend on the provision and quality of public facilities and social environment?
d. To what extent is the level of satisfaction influenced by the provision of neighbourhood facilities?
e. What are the determining factors that can enhance housing satisfaction levels of the residents?

Methodology

Housing quality can be evaluated through objective and subjective measures. Objective measurement tends to evaluate the physical characteristics, facilities, services and environment. On the other hand, subjective measurement is an embedment of perception, satisfaction,

aspiration, and also disappointment, and is closely related to the psychosocial aspects of a person (Nurizan and Hashim, 2001).

Selection of Components and Variables for Housing Satisfaction

Most of the housing satisfaction studies have combined both objective and subjective attributes for the assessment of housing satisfaction. According to Varady and Carrozza (2000), tenant satisfaction encompasses (1) satisfaction with the dwelling unit; (2) satisfaction with the services provided, including repair service; (3) satisfaction with the whole package received for the rent paid – dwelling and service; and (4) satisfaction with the neighbourhood or area. Nurizan and Hashim (2001) report that besides facilities in the house, basic facilities such as shops, markets, schools, clinic, mailing system, community hall, playground, and others are important to support the daily life of the dwellers, and enhance residents' quality of life. Based on literature review, the present study adopts a housing satisfaction bundle which contains five components and 45 variables as shown in Table 7.2.

Table 7.2: Components and Variables Selected for Measuring Housing Satisfaction

Housing unit features (Component-1)	*Housing unit support services* (Component-2)	*Public facilities* (Component-3)	*Social environment* (Component-4)	*Neighbourhood facilities* (Component-5)
Living, dining, bedroom, kitchen, bathroom, toilet and drying areas, including ventilation of the house.	Corridors, staircase, drainage, garbage collection, lifts and firefighting system.	Open space, play area, parking, prayer and multipurpose halls, perimeter roads, pedestrian walkways, public phone, local shops.	Noise, crime, accidents, and community relations.	Distances to town centre, school, police station, hospital, market, shopping centres, public library, mosque, LRT, bus and taxi stations.

Sampling Design

In this study, stratified random sampling was applied to select the samples for the questionnaire survey. For this purpose, the residents of the *zakat*-funded low-cost housing estates were stratified into three housing groups:

i. Individual – residents live in single house in one lot land space, usually in rural areas
ii. Cluster – residents live in an area wherein four houses are constructed in one lot
iii. Transit – residents live in flats for a temporary period of time only

100 respondents from the first two groups and 50 from the third group were randomly selected for the questionnaire survey. Table 7.3 below presents details about sample selection.

Table 7.3: Selection of Sample for Housing Units Survey

Housing Group	Entitled *Asnaf*	Units Delivered	Sample	Sample % of total
Cluster	*Fakir & Miskin*	426 (47.0%)	100	23.4
Individual	*Fakir & Miskin*	400 (44.2%)	100	25.0
Transit	*Fakir, Miskin & Mualaf*	80 (8.8%)	50	62.5
Total	3 categories	906 (100.0%)	250	27.6

Source: SZB, *Asnaf* Magazine, 2007

A structured questionnaire was used to gather data from the respondents. The questionnaire consisted of six sections with household and house unit information (Section 1); satisfaction with housing unit features (Section 2); satisfaction with housing unit support services (Section 3); satisfaction with public facilities (Section 4); satisfaction with social environment (Section 5); and satisfaction with neighbourhood facilities (Section 6). The level of housing satisfaction was measured by using a five-point Likert scale – "1" for very dissatisfied, "2" for dissatisfied, "3" for slightly satisfied, "4" for satisfied and "5" for very satisfied. Three indices were used to measure satisfaction pertaining to

each housing component, overall housing and habitability, respectively. Figure 7.2 below shows the exact location of the three distinct types of housing offered by SZB to the selected *asnaf* in order to enhance their living conditions.

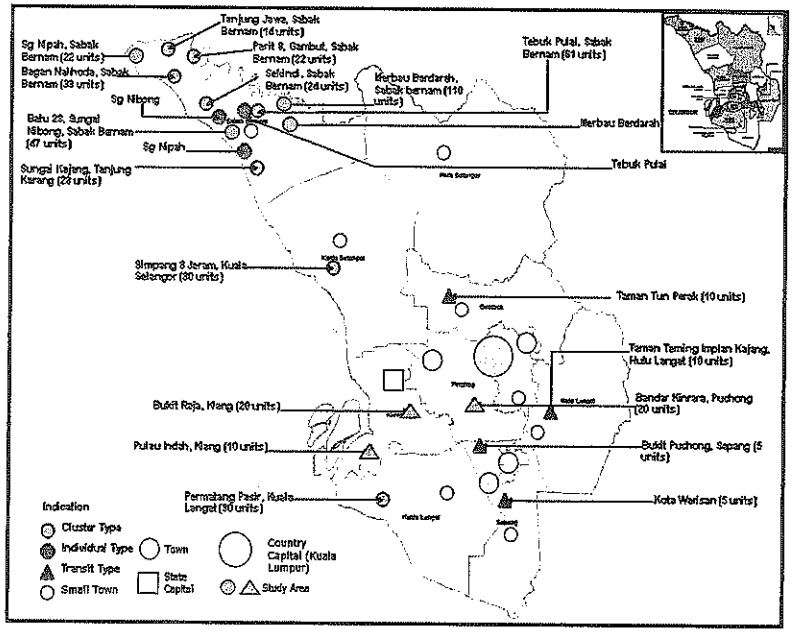

Figure 7.2: Location of Three Types of Housing Provided by SZB

Analysis and Findings

Demographic and Socio-economic Characteristics of the Respondents

Table 7.4 below, shows that a little over 75% of the respondents who are also heads of families are males and the rest are females. Single parents constitute a little less than 25% of the total families. 70% to 84% respondents of all housing schemes are between 31 to 40 years of age. Whereas the percentage of old age family heads in transit housing

Table 7.4: Respondents' Demographic and Socio-Economic Characteristics

Socio-Demographic Characteristics	Cluster		Individual		Transit	
	f	%	f	%	f	%
Gender:						
Male	78	78	78	78	38	76
Female	22	22	22	22	12	24
Marital Status:						
Married	74	74	76	76	37	74
Unmarried	2	2	1	2	1	2
Single Parent	24	24	11	22	12	24
Age:						
25-30	-	-	1	2	1	2
31-40	4	4	6	6	13	26
41-60	74	74	78	78	32	64
> 60	22	22	14	14	2	4
Family size/persons per bedroom:						
1-5 persons	42	42	34	34	18	36
6-10 persons	48	48	52	52	24	48
10> persons	10	10	14	14	8	16
Average family size/Bedroom occupancy	5.7 /1.9	-	5.5/1.8	-	5.8/ 1.9	-
Educational level:						
No formal education	30	30	30	30	7	14
Standard (1-6)	26	26	36	36	12	24
Lower Secondary (1-3)	16	16	4	4	9	18
Upper Secondary	6	6	8	8	10	20
Missing data (i.e. no response given)	22	22	22	22	12	24
Monthly family income:						
< RM750	70	70	77	77	38	76
RM750-RM1000	20	20	7	7	5	10
RM1000-RM1500	6	6	-	-	2	4
>RM1500						
No Income	4	4	16	16	4	8
Employment sector:						
Government	2	2	4	4	-	-
Private	8	8	4	4	1	2
Own business	46	46	36	36	23	46
Others	42	42	40	40	22	44
Unemployed	2	2	16	16	4	8
Length of residency:						
1-2 years	0	0	2	2	33	66
3-4 years	4	4	2	2	10	20
5-6 years	20	20	8	8	7	14
7-8 years	62	62	24	24	0	0
9 years and above	12	12	64	64	0	0
Vehicle owned:						
Motorcycle	16	16	26	26	6	12
Car	36	36	30	30	12	24
Bicycle	-	-	2	2	1	2
None	28	28	18	18	20	40
Working wives:						
Yes	64	64	60	60	41	82
No	36	36	38	38	8	16

Source: Field survey, 2009

is low, but they are significant in both individual and cluster housing types. Although the average bedroom occupancy is less than 2.0 in all housing schemes, but a large percentage (58-66%) have more than 6 members in their families.

While only 14% of the respondents of transit housing have no formal education, the percentage is significant (30%, each) in cluster and individual housing. Between 40 to 42% respondents of the three housing schemes have low level of education. Their level of education is also a reflection of the low level of family income, i.e. less than RM1,000 (equivalent to USD325.0); which applies to 84-90% of the respondents in the three housing schemes. A relatively higher length of residency is observed among the residents in individual housing compared to the cluster housing residents, while most of the transit dwellers have very short length of residency, because this housing programme is newer than others. Although 40% of transit respondents have no private transport, 28% and 18% of the cluster and individual housing residents, respectively, do not own any transport. While 56% of individual housing and 52% of cluster housing residents own motorised transport, only 36% of transit residents do. Transit dwellers have a higher percentage (82%) of working wives than cluster (64%) and individual (60%) residents.

Analysis of Housing Satisfaction of Three Resident Groups

Overall housing satisfaction as rated by the three resident groups indicates a mean value of a little over slightly satisfied or a lower level of satisfaction than the moderate level which is defined with a mean value of 3.5 (Table 7.5). For the housing unit component, all residents expressed moderate satisfaction, with transit and individual housing residents rating it slightly higher than the cluster group. Transit housing group expressed dissatisfaction with the (clothes) drying area and very low satisfaction with the dining space.

While individual housing residents gave the bedroom-3, dining and kitchen space a lower rating, cluster residents expressed very low satisfaction with socket points, kitchen, dining and living areas. On the house support component, all residents reported very low satisfaction.

Table 7.5: Residents' Mean Satisfaction, Standard Deviation and Pearson Correlation

Components	Satisfaction With	Cluster			Individual			Transit		
		Mean	SD	Pearson (r)	Mean	SD	Pearson (r)	Mean	SD	Pearson (r)
Housing Unit Features (HUFs)	Living area	3.4	0.83	0.31[a]	3.5	1.11	0.74[a]	4.0	0.77	0.68[a]
	Dining space	3.3	0.76	0.67[a]	3.2	1.11	0.81[a]	3.2	1.01	0.82[a]
	Kitchen space	3.4	0.78	0.82[a]	3.4	0.97	0.84[a]	3.4	0.97	0.58[a]
	Bedroom-1	3.9	0.54	0.58[a]	3.7	0.69	0.66[a]	4.3	0.54	0.53[a]
	Bedroom-2	3.9	0.54	0.58[a]	3.7	0.70	0.67[a]	4.3	0.54	0.53[a]
	Bedroom-3	3.7	0.75	0.71[a]	3.1	1.25	0.65[a]	4.0	0.78	0.68[a]
	Toilet	3.6	0.75	0.54[a]	3.5	0.86	0.63[a]	3.7	0.87	0.74[a]
	Bathroom	3.6	0.77	0.63[a]	3.6	0.86	0.64[a]	3.5	0.99	0.69[a]
	(Clothes) Dry area	3.5	0.99	0.68[a]	3.6	0.99	0.67[a]	2.5	1.16	0.51[a]
	Socket (Power) points	3.3	0.95	0.71[a]	3.5	0.81	0.54[a]	3.6	0.85	0.52[a]
	Ventilation	3.6	0.78	0.55[a]	3.9	0.67	0.51[a]	3.6	0.82	0.73[a]
	HSEs (11)	**3.6**	**0.49**	**1.00**	**3.5**	**0.60**	**1.00**	**3.7**	**0.54**	**1.00**
Housing Unit Support Services (HUSSs)	Corridor	-	-	-	-	-	-	3.1	1.04	0.56[a]
	Staircase	-	-	-	-	-	-	3.1	1.17	0.60[a]
	Lift lobby	-	-	-	-	-	-	2.1	1.19	0.70[a]
	Lift	-	-	-	-	-	-	2.2	1.22	0.75[a]
	Fire fighting	-	-	-	-	-	-	2.4	1.24	0.72[a]
	Cleanliness of drains	3.5	1.04	0.81[a]	3.1	1.05	0.73[a]	3.0	1.18	0.60[a]
	Street lighting	3.2	1.13	0.75[a]	3.5	0.91	0.78[a]	3.8	0.74	0.47[a]
	Garbage collection	3.2	1.08	0.81[a]	3.4	1.22	0.86[a]	3.7	0.81	0.42[a]
	Garbage house cleanliness	3.2	1.03	0.88[a]	3.0	1.20	0.88[a]	3.5	0.91	0.55[a]
	HSSs (9)	**3.2**	**0.87**	**1.00**	**3.2**	**0.90**	**1.00**	**3.0**	**0.65**	**1.00**
Public Facilities (PFs)	Open space/play area	3.3	1.04	0.72[a]	3.0	1.26	0.76[a]	3.7	1.02	0.76[a]
	Car/motorcycle parking	3.5	1.05	0.74[a]	3.3	1.24	0.79[a]	4.0	0.65	0.45[a]
	Prayer hall	3.7	0.94	0.68[a]	4.0	0.63	0.57[a]	4.1	0.58	0.66[a]
	Multi-purpose hall	3.8	0.75	0.62[a]	3.5	0.75	0.61[a]	4.0	0.74	0.70[a]
	Perimeter road	3.5	1.03	0.85[a]	3.7	0.69	0.75[a]	3.7	0.98	0.58[a]
	Pedestrian walkways	3.4	1.09	0.84[a]	3.5	1.09	0.80[a]	3.6	1.08	0.75[a]
	Public phone	3.4	1.08	0.71[a]	2.9	1.22	0.72[a]	3.8	0.86	0.72[a]
	Local shops	3.8	0.89	0.11	-	-	-	3.8	1.03	0.36[a]
	PFs (8)	**3.6**	**0.66**	**1.00**	**3.4**	**0.72**	**1.00**	**3.8**	**0.54**	**1.00**
Social Environment (SE)	Noise level	3.4	1.04	0.83[a]	3.7	1.01	0.78[a]	2.8	1.18	0.79[a]
	Accident situation	3.3	1.13	0.89[a]	3.7	1.07	0.79[a]	3.3	1.10	0.67[a]
	Crime situation	3.4	1.08	0.92[a]	3.6	1.06	0.80[a]	2.7	1.14	0.81[a]
	Community relations	3.8	0.73	0.57[a]	4.2	0.73	0.60[a]	3.7	0.95	0.60[a]
	SE (4)	**3.5**	**0.82**	**1.00**	**3.8**	**0.73**	**1.00**	**3.1**	**0.79**	**1.00**
Neighbourhood Facilities (NFs)	Distance to town centre	3.0	1.03	0.71[a]	2.6	1.23	0.49[a]	3.4	1.08	0.82[a]
	Distance to work place	3.3	1.06	0.62[a]	2.9	1.43	0.68[a]	3.1	1.23	0.80[a]
	Distance to school	3.5	0.95	0.69[a]	3.4	1.07	0.66[a]	3.6	0.96	0.55[a]
	Distance to police station	3.3	1.12	0.74[a]	3.7	0.85	0.52[a]	3.4	1.12	0.85[a]
	Distance to hospital/clinic	3.3	1.12	0.84[a]	-	-	-	3.1	1.17	0.65[a]
	Distance to shopping centre	3.2	1.04	0.85[a]	-	-	-	3.4	1.05	0.78[a]
	Distance to market	3.3	1.02	0.85[a]	-	-	-	3.4	1.08	0.79[a]
	Distance to public library	3.3	1.12	0.75[a]	3.6	0.92	0.57[a]	2.7	1.34	0.61[a]
	Distance to mosque	3.8	0.94	0.65[a]	3.9	0.88	0.55[a]	3.7	1.06	0.68[a]
	Distance to LRT station	1.6	0.82	0.48[a]	1.6	2.8	0.20	1.8	0.74	0.33[a]
	Distance to bus station	3.2	0.89	0.43[a]	2.3	1.23	0.58[a]	3.2	1.13	0.61[a]
	Distance to taxi stand	2.6	1.16	0.42[a]	1.5	1.01	0.55[a]	3.0	1.23	0.66[a]
	Distance to fire station	3.0	1.10	0.61[a]	1.5	1.01	0.34[b]	3.0	1.12	0.71[a]
	NFs (13)	**3.1**	**0.69**	**1.00**	**2.6**	**0.55**	**1.00**	**3.1**	**0.76**	**1.00**
Overall Housing Satisfaction (45)		**3.4**	**0.46**	-	**3.3**	**0.45**	-	**3.3**	**0.50**	-

Source: Field survey, 2009.
Notes: a = significant at .01 level; b = significant at .05 level. Bold figures indicate component values

Whereas transit housing residents were dissatisfied with the lift, lift lobby and firefighting facilities, they reported very low satisfaction with the corridors and cleanliness of drains. Both cluster and individual housing groups expressed low satisfaction with the garbage collection and cleanliness of the garbage house, cleanliness of drains and as well as the street lights.

On the public facilities component, while both transit and cluster housing residents expressed moderate satisfaction, individual housing group reported a lower level of satisfaction with that component. Although individual housing residents were dissatisfied with the public phone, both individual and cluster groups reported low satisfaction with the open space/play area, followed by the parking area among the individual group and by the pedestrian walkways among the cluster group.

On the social environment component, while both individual and cluster housing residents' registered moderate satisfaction, transit housing group expressed low satisfaction with that component. Whereas transit housing residents were dissatisfied with the noise level and crime in their housing areas, cluster housing residents showed low satisfaction with accidents, crime and noise in their housing areas.

In respect of the neighbourhood facilities component, individual housing residents expressed dissatisfaction, while, both transit and cluster housing groups reported very low satisfaction with that component. Individual housing residents were dissatisfied with the distance to the town centre, workplace, LRT station, bus stop, taxi stand and fire station, but expressed low satisfaction with the distance to school. Although transit housing residents were dissatisfied with the distance to the LRT station and public library, they expressed a low level of satisfaction with the distance to the town centre, workplace, police station, hospital/clinic, shopping centre, market, taxi stand, bus stop and fire station.

Also, while people in cluster housing expressed dissatisfaction with the distance to the LRT station and taxi stand, they showed low satisfaction with the distance to the town centre, workplace, police station, shopping centres, market, public library, bus stop and fire station.

The distribution of the regime of satisfaction, as displayed in Figure 7.3, shows that a moderate level of housing satisfaction is dominant for most of the components. The exceptions are the neighbourhood facilities

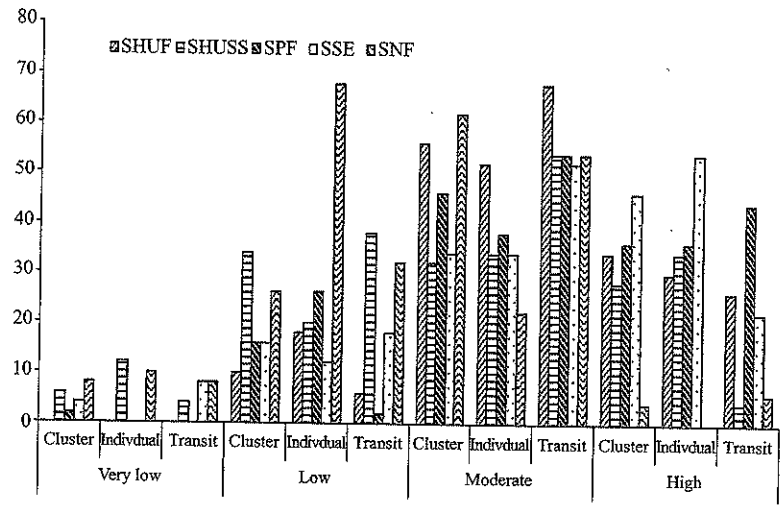

Figure 7.3: Percentage Distribution of Respondents by Housing Types and Regime of Satisfaction

Notes: Regime of satisfaction: Very low = 20-39.9; Low = 40-59.9; Moderate = 60-79.9; High = 80-100.
SHUF = Satisfaction with housing unit features; SHUSS = Satisfaction with housing unit support services; SPF = Satisfaction with public facilities; SSE = Satisfaction with social environment; SNF = Satisfaction with neighbourhood facilities.

among people in individual housing and housing support services among those in cluster housing. A significantly higher percentage of respondents expressed a lower level of satisfaction with the public facilities component in the individual and cluster housing schemes.

On the contrary, high satisfaction levels with the social environment component were recorded among cluster and individual housing residents, followed by a higher satisfaction with public facilities among the transit housing dwellers. Also, significantly high levels of satisfaction were expressed about the public facilities component by individual and cluster housing inhabitants, followed by satisfaction with housing unit features expressed by cluster housing residents and with housing support services expressed by individual housing dwellers. A significant percentage of cluster and individual housing residents revealed high level of satisfaction with housing unit features and support services

compared to the transit housing residents, in which case the percentage of respondents is relatively low.

Habitability Indices and Housing Satisfaction of Three Resident Groups

The purpose of computing habitability indices (HI) as displayed in Table 6 below is to ascertain the contribution of specific variables to the degree of satisfaction or dissatisfaction of the respondents (Ogu, 2002). In order to facilitate the interpretation of the contribution of housing and other environmental variables to the degree of satisfaction or dissatisfaction expressed by the three groups of respondents of the housing schemes, habitability indices are categorised into three broad regions – highly positive (++) with index values between 70 to 100; moderately positive (+) with index values between 60 to 69.9; and negative (-) with index values between 20 to 59.9. Table 7.6 below shows that the individual housing residents were dissatisfied with 23% of total items followed by the transit residents who were dissatisfied with 21% of all items.

On the contrary, the cluster group reported the lowest level of dissatisfaction with 9% of the total items. Component-wise distribution shows that the transit housing respondents expressed dissatisfactions with the bathroom, clothes drying area, lift and lift lobby, firefighting, cleanliness of drains, noise level, crime situation, distance to the public library and LRT station. Individual housing group expressed their dissatisfaction with cleanliness of garbage house, public phone and a number of neighbourhood variables such as distance to town centre, work places, fire station and public transport facilities. The reason behind this appears to be the location of these housing units in the rural areas. Cluster housing residents conveyed their dissatisfactions to most of the public transport services including the location of the fire station.

Correlation Analysis of Housing Satisfaction

The Pearson correlation matrix (Table 7.7) shows that OCHSI (Overall Cluster Housing Satisfaction Index) is highly and positively correlated to public facilities, housing unit support services and neighbourhood

Table 7.6: Habitability Indices by Housing Types and Regions of Habitability

Components	Variables	Habitability Indices and Regions					
		Cluster	Regions	Individual	Regions	Transit	Regions
House Space Elements	Living area	68.0	+	69.6	+	79.6	++
	Dining space	66.4	+	64.4	+	63.2	+
	Kitchen space	68.0	+	68.4	+	68.0	+
	Bedroom-1	78.0	++	74.8	++	86.0	++
	Bedroom-2	78.0	++	74.4	++	86.0	++
	Bedroom-3	74.4	++	61.2	+	80.8	++
	Toilet	72.4	++	70.0	++	74.8	++
	Bathroom	66.0	+	62.0	+	56.0	-
	Drying area	69.6	+	72.4	++	50.4	-
	Socket	65.6	+	70.0	++	72.4	++
	Ventilation	71.6	++	78.0	++	72.8	++
House Support Services	Corridor	n/a	n/a	n/a	n/a	61.6	+
	Staircase	n/a	n/a	n/a	n/a	62.4	+
	Lift lobby	n/a	n/a	n/a	n/a	42.4	-
	Lift	n/a	n/a	n/a	n/a	43.6	-
	Fire fighting	n/a	n/a	n/a	n/a	48.4	-
	Cleanliness of drains	66.4	+	61.2	+	59.6	-
	Street lighting	63.6	+	70.0	++	76.4	++
	Garbage collection	64.0	+	67.6	+	74.0	++
	Cleanliness of garbage house	62.0	+	59.6	-	70.0	++
Public Facilities	Open space/play area	66.8	+	60.0	+	74.8	++
	Car/motorcycle parking	69.6	+	66.8	+	79.6	++
	Prayer hall	82.0	++	86.0	++	88.0	++
	Multi-purpose hall	76.0	++	74.8	++	82.0	++
	Perimeter road	70.8	++	74.8	++	73.6	++
	Pedestrian walkways	68.4	+	69.2	+	72.0	++
	Public phone	67.6	+	58.8	-	75.6	++
	Local shops	76.5	++	n/a	n/a	76.8	++
Social Environment	Noise level	67.6	+	73.2	++	55.6	-
	Accident situation	66.4	+	73.6	++	65.6	+
	Crime situation	67.6	+	72.4	++	54.8	-
	Community relations	76.0	++	84.4	++	74.0	++
Neighbour-hood Facilities	Distance to town centre	60.8	+	52.0	-	68.0	+
	Distance to work place	65.2	+	57.2	-	62.8	+
	Distance to school	70.8	++	68.8	+	72.4	++
	Distance to police station	65.2	+	74.8	++	67.2	+
	Distance to hospital/clinic	65.2	+	n/a	n/a	61.6	+
	Distance to shopping centre	64.8	+	n/a	n/a	68.4	+
	Distance to market	66.8	+	n/a	n/a	67.2	+
	Distance to public library	65.2	+	71.6	++	54.4	-
	Distance to mosque	76.4	++	77.2	++	73.2	++
	Distance to LRT station	32.8	-	20.4	-	35.2	-
	Distance to bus station	64.8	+	46.8	-	64.4	+
	Distance to taxi stand	51.2	-	29.6	-	60.4	+
	Distance to fire station	59.2	-	30.4	-	60.4	+

Source: Field survey, 2009.
Notes: Regions of habitability: Negative (-) = <60; Moderately positive (+) = 60-69.9; Positive (++) = 70-100. n/a = not applicable.

Table 7.7: Correlation Matrix between Overall Housing Satisfaction and Satisfaction Components

COMPONENT	Housing Schemes	OHSI	SIHUF	SIHUSS	SIPF	SISE	SINF
OHSI	Cluster	1	0.56**	0.76**	0.78**	0.57**	0.72**
	Individual	*1*	*0.82***	*0.77***	*0.76***	*0.60***	*0.45***
	Transit	1	0.72**	0.80**	0.83**	0.70**	0.80**
SIHUF	Cluster		1	0.44**	0.34*	-	-
	Individual		*1*	*0.50***	*0.56***	*0.52***	-
	Transit		1	0.65**	0.63**	0.39**	-
SIHUSS	Cluster			1	0.72**	0.50**	-
	Individual			*1*	*0.55***	*0.40***	*0.31**
	Transit			1	0.63**	0.43**	0.44**
SIPF	Cluster				1	0.59**	0.28*
	Individual				*1*	*0.43***	-
	Transit				1	0.63**	0.52**
SISE	Cluster					1	-
	Individual					*1*	-
	Transit					1	0.52**
SINF	Cluster						1
	Individual						*1*
	Transit						1

Source: Field survey, 2009

Notes: ** significant at .01 level; * significant at .05 level

Variables definition: OHSI = Overall Housing Satisfaction Index; SIHUF = Satisfaction Index with Housing Unit Features; SIHUSS = Satisfaction Index with Housing Unit Support Services; SIPF = Satisfaction Index with Public Facilities; SISE = Satisfaction Index with Social Environment; SINF = Satisfaction Index with Neighbourhood Facilities.

facilities than social environment and housing unit features, where *r* values are significantly positive but low. The OIHSI (Overall Individual Housing Satisfaction Index) is highly and positively correlated to housing unit features, support services, public facilities and social environment; however, it has low correlation with neighbourhood facilities. The OTHSI (Overall Transit Housing Satisfaction Index) has high positive correlations with all the components. Inter-component correlation analysis indicates that. Whereas satisfaction with housing unit features have positive correlations with housing support services, public facilities, and social environment for all housing groups besides the social component of the cluster housing group.

However, satisfaction with neighbourhood facilities appears to have no correlation with satisfaction on housing unit features. Satisfaction with housing unit support services are positively correlated to the satisfaction with public facilities, social environment and neighbourhood facilities for all the housing groups, the only exception appears to be the satisfaction with neighbourhood facilities among the cluster housing group. Satisfaction with public facilities is positively correlated to the satisfaction with social environment and neighbourhood facilities for all housing groups; the only exception here is the individual housing group having no correlation with satisfaction on neighbourhood facilities. Satisfaction with social environment has no correlation with the satisfaction on neighbourhood facilities among any of the housing category. The respondents' socio-economic attributes offered no meaningful correlations with the five housing satisfaction components.

Conclusion and Policy Recommendations

This study has examined the recipients' levels of satisfaction on *zakat* – funded housing and found that the residents of the three low-cost housing types provided by the SZB are moderately satisfied with their housing provision. Distribution of the regime of housing satisfaction by housing types and factors indicate that the transit housing residents conveyed high level of satisfaction with the public facilities, because of the location of these housing projects within the urban area, followed by moderately high level of satisfaction with housing unit features, and a moderate level of satisfaction with neighbourhood facilities.

Further to the above, transit housing residents expressed marginally moderate level of satisfaction with the social environment and a lower level of satisfaction with the housing support services, because habitability indices of this group concerning noise level, crime situation, lift and lift lobby, firefighting and cleanliness of drains, are low. On the contrary, individual housing residents reported moderately high levels of satisfaction with the social environment followed by housing unit features and moderate level of satisfactions with public facilities and housing support services.

However, the aforementioned group registered their dissatisfaction with neighbourhood facilities where the habitability indices of the variables such as distance to work place and town centre, public transport provisions including distance to fire station, are low. In the case of cluster housing, the residents expressed moderately high level of satisfaction with housing unit features and public facilities, whereas, a moderate level of satisfaction was recorded for the other components. Nevertheless, cluster housing type has deficiencies in the provision of neighbourhood facilities as habitability indices of most of the public transport facilities, such as LRT and taxi stand, including distance to fire station, indicate low satisfaction values.

Based on the analysis of the recipients' satisfaction, it appears that Selangor Zakat Board's endeavour to provide housing to the poor appears to have been successful in terms of the provision of the housing unit only. This success factor is reflected through the fact that 78% of transit and 84% of cluster and individual inhabitants did not express the desire to move out from their current residences. The majority of those who expressed the desire to move out expressed concern about the size of their houses which they consider too small for their liking. In fact, our analysis from Table 7.4 shows that average family size in all three housing is more than five. In fact, 58% to 66% of the residents have more than six members in their families.

The above findings implies that SZB should adopt the criterion of family size in determining the house size, particularly, the number of bedrooms. Nevertheless, other indices of satisfaction with housing support services, public and neighbourhood facilities, and neighbourhood environment indicate differences of levels by types of housing. Transit housing appears to be successful in terms of housing unit features and public facilities, because of their location in the urban areas, whereas with respect to satisfaction levels about housing support services, social environment and neighbourhood facilities, there is need for further improvement. Individual housing is successful with satisfaction levels about social environment, housing unit features, public facilities and housing support services, but due to their location in rural areas, dissatisfaction prevails about the neighbourhood facilities that require improvement. Cluster housing appears to be moderately successful with

housing unit features, public facilities, social environment, housing support services and neighbourhood facilities. However, the last two components require improvement in order to enhance residents' satisfaction. The above analysis leads to three policy implications for SZB in the provision of housing for the poor:

a. Construction of a significant percentage of each housing type for (5+) families;
b. Adoption of a 'bundle approach' in the provision of housing along with other ancillary facilities;
c. Location of housing units should be based on the availability of non-sheltered facilities.

The SZB's efforts to provide housing for the poor and low income group as a tangible *zakat* support is a welcome ideal; however, they can perform better if their activities are well tailored to incorporate the above mentioned policies for their future housing schemes.

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